## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

10/665,250

Confirmation No.:

6949

Applicant

Steven SOREM

Filed

September 15, 2003

Title

SYSTEM AND METHOD FOR PROCESSING TRANSACTIONS

TC/Art Unit

3688

Examiner:

Saba DAGNEW

Docket No.

72167.000547

Customer No.

21967

## MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

## **AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111**

Sir:

In reply to the Non-Final Office Action dated September 17, 2008, please amend the above identified patent application as follows and please consider the following amendments and remarks.

- Amendments to the claims begin on page 2.
- Remarks begin on page 12.